

**REMARKS**

**I. Introductory Comments**

Applicant has examined the Request for Information mailed on November 2, 2004

("Request"). The Request states the following:

In response to this requirement, please state the names of systems and/or the names of companies providing the CD-ROM notification system and/or the proprietary dial-in online access notification system [and/or] the FAX notification systems references as prior art in applicant's specification.

The Request further indicates that the relevant portion of the specification is page 3, line 5. The paragraph of Applicant's specification containing that text recites:

Prior art methods for actually notifying clients of exception items have not satisfied the needs of clients who have large numbers of checks written each day. For example, typical prior art notifications include CD-ROMs containing exception check images or reports, digital image microfilm, dial-in online access using bank proprietary software, facsimile, telephone, paper, tape and transmission index reports. Some systems allow the bank's client to connect to the bank system electronically through a network such as the Internet and view exception items.

**II. Responsive Information**

In response to the Request, Applicant submits the following information:

One product referred to in the relevant section of Applicant's specification is a banking product called "Positive Pay," whereby a client provides an "issued" file to its financial institution. Applicant notes that information in the file is typically used to compare against check capture information to determine if the item is a direct hit or check number range within those issued. Dollar amounts are also verified. Further, more sophisticated systems keep track of the items which are to be "paid" with the items being presented for payment. In this manner an item may only be presented for payment once

(and not more than once). Additionally, it is believed that these systems would run in “real time” (or very close to real time, e.g., at a time nearest to the point of transaction as possible). In a teller line, the cashing customer would be refused payment if the item in question was already paid, and there is a Positive Payment interface to the teller’s system.

This banking product has been available for several years as an industry initiative to reduce fraud (see, e.g., <http://www.bai.org/> for more information). There are many vendors which provide computer software to accommodate the process for both mainframe and client-server. It is believed that a software system named “Microlink” is one example, although the name of a vendor of this system is not known at the present time. Service companies provide this product to geographically diverse financial institutions, such as STAR, PNS, and FANS.

When this process was performed in the prior art, the corresponding product was often called an Account Reconcilment Process (ARP). These systems typically ran during the next business day after presentment and posting occurred. If the item did not match the issued information provided by the client, a monetary loss often resulted. It is believed that this “ARP” product existed since before 1977. A vendor is Disc, Inc., and they may have several other products that may be of interest.

Additional names of systems and/or companies requested in the Request that are not identified above are not known at this time.

CONCLUSION

The Examiner is respectfully requested to contact the undersigned by telephone at the below listed telephone number in order to expedite resolution of any issues related to the Request for Information and this Reply.

Authorization is hereby granted to charge or credit the undersigned's Deposit Account No. 50-0206 for any fees or overpayments related to the entry of this Amendment, including any extension of time fees and new claims fees. Please note that the Attorney Docket Number for this application has changed from P/2167-230 to 72167.000230.

Respectfully submitted,

Date: 2/2/05

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